

In re:  
Charles P. Simon  
Patricia M. Simon  
Debtors

Case No. 19-17669-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Jun 16, 2021

User: admin  
Form ID: 309I

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Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Charles P. Simon, Patricia M. Simon, 270 Trenton Road, Fairless Hills, PA 19030-2714
aty	+ ANN E. SWARTZ, Chapter 13 Trustee's Office - Reading, 2901 St. Lawrence Ave, Suite 100, Reading, PA 19606-2265
tr	+ SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
14443492	+ One Main Financial (formerly Springleaf), 156 Baltimore Pike, Springfield, PA 19064-3629
14436871	+ Postal Employees Credit Union, 1807 W Diehl Rd, Naperville, IL 60563-1890
14614391	+ Robert H. Holber, Chapter 7 Trustee, 41 E. Front Street, Media, Pa 19063-2911

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: brad@sadeklaw.com	Jun 16 2021 23:43:00	BRAD J. SADEK, Sadek and Cooper, 1315 Walnut Street, Suite 502, Philadelphia, PA 19107
smg	Email/Text: megan.harper@phila.gov	Jun 16 2021 23:45:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 17 2021 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 16 2021 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 16 2021 23:45:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jun 16 2021 23:44:00	United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14436863	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 16 2021 23:43:23	Citizens Bank, 1 Citizens Bank, Riverside, RI 02915
14440953	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 16 2021 23:43:23	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 02919
14436864	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 16 2021 23:43:23	Citizens Bank NA, Attn: Bankruptcy, One Citizens Bank, Providence, RI 02903
14436872	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 16 2021 23:43:23	RBS Citizens CC, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915
14451124	+ EDI: CRFRSTNA.COM	Jun 17 2021 03:43:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
14455675	EDI: BL-BECKET.COM	Jun 17 2021 03:43:00	Capital One, N.A., c/o Becket and Lee LLP, PO

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14436861	+ EDI: CITICORP.COM	Jun 17 2021 03:43:00	Box 3001, Malvern PA 19355-0701
14466065	EDI: CITICORP.COM	Jun 17 2021 03:43:00	Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
14436862	+ EDI: CITICORP.COM	Jun 17 2021 03:43:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14436865	+ EDI: CRFRSTNA.COM	Jun 17 2021 03:43:00	Citibank/Exxon Mobile, Attn: Bankruptcy Dept, PO Box 790034, St Louis, MO 63179-0034
14436866	EDI: DISCOVER.COM	Jun 17 2021 03:43:00	Credit First National Association, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
14443126	EDI: DISCOVER.COM	Jun 17 2021 03:43:00	Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850
14436868	EDI: IRS.COM	Jun 17 2021 03:43:00	Internal Revenue Service, AUR CORR 5-E08-113, Philadelphia, PA 19255-0521
14463883	EDI: JEFFERSONCAP.COM	Jun 17 2021 03:43:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14436869	+ Email/Text: PBNCNotifications@perituservices.com	Jun 16 2021 23:43:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14436870	Email/Text: camanagement@mtb.com	Jun 16 2021 23:43:00	M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240
14467806	Email/Text: camanagement@mtb.com	Jun 16 2021 23:43:00	M&T Bank, PO Box 840, Buffalo, NY 14240
14436873	+ EDI: RMSC.COM	Jun 17 2021 03:43:00	Synchrony Bank/Gap, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
14443484	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank, 1 Citizens Bank, Riverside, RI 02915
14443485	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank NA, Attn: Bankruptcy, One Citizens Bank, Providence, RI 02903
14443494	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, RBS Citizens CC, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915
14455678	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14443482	*+	Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
14443483	*+	Citibank/Exxon Mobile, Attn: Bankruptcy Dept, PO Box 790034, St Louis, MO 63179-0034
14443486	*+	Credit First National Association, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
14443487	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850
14436867	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14443488	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14443489	*	Internal Revenue Service, AUR CORR 5-E08-113, Philadelphia, PA 19255-0521
14443490	*+	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14443491	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240
14443493	*+	Postal Employees Credit Union, 1807 W Diehl Rd, Naperville, IL 60563-1890
14443495	*+	Synchrony Bank/Gap, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 0 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 18, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2021 at the address(es) listed below:

Name	Email Address
ANN E. SWARTZ	on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com ecfmail@ecf.courtdrive.com
BRAD J. SADEK	on behalf of Joint Debtor Patricia M. Simon brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
BRAD J. SADEK	on behalf of Debtor Charles P. Simon brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
REBECCA ANN SOLARZ	on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com
ROBERT H. HOLBER	on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axiosfs.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
SCOTT F. WATERMAN (Chapter 13)	on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1:	Charles P. Simon	Social Security number or ITIN: xxx-xx-5708
	First Name Middle Name Last Name	EIN: _____
Debtor 2:	Patricia M. Simon	Social Security number or ITIN: xxx-xx-0503
(Spouse, if filing)	First Name Middle Name Last Name	EIN: _____
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed in chapter: 13 12/9/19
Case number:	19-17669-amc	Date case reconverted to chapter: 13 6/3/21

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Charles P. Simon	Patricia M. Simon
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	270 Trenton Road Fairless Hills, PA 19030	270 Trenton Road Fairless Hills, PA 19030
<b>4. Debtor's attorney</b> Name and address	BRAD J. SADEK Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107	Contact phone 215-545-0008  Email: brad@sadeklaw.com
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313  Email: ECFMail@ReadingCh13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M.; Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 6/16/21

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		<b>July 16, 2021 at 10:00 AM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 9/14/21</b> <b>Filing deadline: 8/12/21</b> <b>Filing deadline: 6/8/20</b>
<p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>			
<p><b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>			
<p><b>9. Filing of plan</b> The debtor has filed a plan. This plan proposes payment to the trustee of \$700.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>8/25/21 at 10:00 AM</b>, Location: <b>Courtroom #4, 900 Market Street, Philadelphia, PA 19107</b></p>			
<p><b>10. Creditors with a foreign address</b> If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>			
<p><b>11. Filing a chapter 13 bankruptcy case</b> Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>			
<p><b>12. Exempt property</b> The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>			
<p><b>13. Discharge of debts</b> Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>			